

<b>Notice of References Cited</b>	Application/Control No. 10/045,080		Applicant(s)/Patent Under Reexamination JOAO, RAYMOND ANTHONY	
	Examiner Andrew Joseph Rudy		Art Unit 3687	Page 1 of 1

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*	C	US-6,856,970	02-2005	Campbell et al.	705/35
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	U	The European Commission, "Payment card chargeback when paying over the Internet, First Sub-group meeting of the PSTDG and PSUDG held on 4 July 2000, WORKING DOCUMENT," pages 1-16, July 12, 2000,
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.